



Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing
Department of Health and Family Services
6406 Bridge Road, Suite 18 • Madison, WI 53784-0018
Customer Service: (800) 828-4777 or (608) 221-4551
Fax: (608) 226-8770

How to read HIRSP's Quarterly Premium rate tables

To determine the amount of your quarterly insurance premium, complete the following steps:

**The HIRSP
Quarterly Premium
rate tables are
printed on the
other side of this
page.**

1. Find the table that applies to you on the other side of this page. Tables are listed by Plan and Option and gender.
2. Find your age bracket in the table.
3. Find your zone as indicated by the ZIP code ranges defined in the key below the tables.
4. Find the box where the age row and zone column meet. This is the quarterly premium, excluding subsidies for hardship and premium reductions.

For example, a 42-year-old Milwaukee woman in Plan 1, Option A, would find the table saying "Plan 1, Option A/Female," look down the "Age Bracket" column to the row identified as "40-44," and read across to "Zone 1" (ZIP codes 532__) to see a quarterly premium of \$1,059.

Keep in mind that Option B policyholders are responsible for more of their health care costs as indicated by the higher deductible of \$2,500. In exchange for this responsibility, HIRSP offers lower monthly premiums.

Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Quarterly Premium

Subsidy Level 0 — Household Income* \$25,000.00 or More

Effective Date: July 1, 2002

Plan 1, Option A/Male (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$522.00	\$468.00	\$420.00
25 - 29	\$546.00	\$492.00	\$438.00
30 - 34	\$618.00	\$555.00	\$495.00
35 - 39	\$717.00	\$645.00	\$573.00
40 - 44	\$852.00	\$765.00	\$681.00
45 - 49	\$1,077.00	\$969.00	\$861.00
50 - 54	\$1,428.00	\$1,284.00	\$1,143.00
55 - 59	\$1,890.00	\$1,701.00	\$1,512.00
60 - 64	\$2,403.00	\$2,166.00	\$1,923.00
65 +	\$2,403.00	\$2,166.00	\$1,923.00

Plan 1, Option A/Female (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$522.00	\$468.00	\$420.00
19 - 24	\$672.00	\$603.00	\$537.00
25 - 29	\$738.00	\$666.00	\$591.00
30 - 34	\$819.00	\$735.00	\$654.00
35 - 39	\$936.00	\$846.00	\$753.00
40 - 44	\$1,059.00	\$951.00	\$846.00
45 - 49	\$1,233.00	\$1,113.00	\$987.00
50 - 54	\$1,464.00	\$1,320.00	\$1,170.00
55 - 59	\$1,716.00	\$1,545.00	\$1,374.00
60 - 64	\$2,004.00	\$1,806.00	\$1,602.00
65 +	\$2,004.00	\$1,806.00	\$1,602.00

Plan 1, Option B/Male (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$375.00	\$336.00	\$303.00
25 - 29	\$393.00	\$354.00	\$315.00
30 - 34	\$444.00	\$399.00	\$357.00
35 - 39	\$516.00	\$465.00	\$414.00
40 - 44	\$612.00	\$552.00	\$489.00
45 - 49	\$774.00	\$699.00	\$621.00
50 - 54	\$1,029.00	\$924.00	\$822.00
55 - 59	\$1,362.00	\$1,224.00	\$1,089.00
60 - 64	\$1,731.00	\$1,560.00	\$1,386.00
65 +	\$1,731.00	\$1,560.00	\$1,386.00

Plan 1, Option B/Female (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$375.00	\$336.00	\$303.00
19 - 24	\$483.00	\$435.00	\$387.00
25 - 29	\$531.00	\$480.00	\$426.00
30 - 34	\$591.00	\$528.00	\$471.00
35 - 39	\$675.00	\$609.00	\$543.00
40 - 44	\$762.00	\$684.00	\$609.00
45 - 49	\$888.00	\$801.00	\$711.00
50 - 54	\$1,053.00	\$951.00	\$843.00
55 - 59	\$1,236.00	\$1,113.00	\$990.00
60 - 64	\$1,443.00	\$1,299.00	\$1,152.00
65 +	\$1,443.00	\$1,299.00	\$1,152.00

Plan 2/Male (\$500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$384.00	\$342.00	\$306.00
25 - 29	\$402.00	\$360.00	\$321.00
30 - 34	\$450.00	\$405.00	\$360.00
35 - 39	\$522.00	\$474.00	\$420.00
40 - 44	\$621.00	\$558.00	\$495.00
45 - 49	\$789.00	\$708.00	\$630.00
50 - 54	\$1,044.00	\$936.00	\$837.00
55 - 59	\$1,383.00	\$1,248.00	\$1,107.00
60 - 64	\$1,761.00	\$1,584.00	\$1,404.00
65 +	\$1,761.00	\$1,584.00	\$1,404.00

Plan 2/Female (\$500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$384.00	\$342.00	\$306.00
19 - 24	\$492.00	\$441.00	\$393.00
25 - 29	\$540.00	\$486.00	\$432.00
30 - 34	\$600.00	\$537.00	\$477.00
35 - 39	\$684.00	\$621.00	\$549.00
40 - 44	\$774.00	\$693.00	\$621.00
45 - 49	\$900.00	\$816.00	\$720.00
50 - 54	\$1,071.00	\$963.00	\$855.00
55 - 59	\$1,257.00	\$1,131.00	\$1,005.00
60 - 64	\$1,467.00	\$1,320.00	\$1,170.00
65 +	\$1,467.00	\$1,320.00	\$1,170.00

Zone 1 = ZIP codes **532** __

Zone 2 = ZIP codes **530** __, **531** __, **534** __, and **537** __

Zone 3 = All other ZIP codes

* Household Income as defined in Section 71.52(5), Wisconsin Statutes